

Profile

of BLUE CROSS & BLUE SHIELD of FLORIDA

November, 1975

In this issue:

Employees Pledge \$110,000 To The United Way

Gavel Club Organized

\$64,750 Paid For Tuition Refund



Thanks (for) Giving

Profile

Vol. 8, No. 5

November, 1975

Published monthly for the employees,
their families, and friends of



Blue Cross®
of Florida



Blue Shield®
of Florida

532 Riverside Avenue
Jacksonville, Florida 32202

EDITOR
Carole Utley

REPORTERS

SOUTH BUILDING

- 1 Pat Ross
- 3 Bonnie Godbold
- 3 Sandy Armstrong
- 4 Melissa Day
- 4 Martha Poplin
- 5 Mary Denney
- 6 Linda Smith
- 7 Janet Allison
- 7 Tommie Curry
- 7 Tina Henault
- 8 Janet Heney
- 9 Reva Oliver
- 10 Jane Williams
- 10 Helen Keene
- 11 Robert Mobley
- 11 Kathi Jaschke
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- 12 Cathi Callahan
- 13 Sandi Wilson
- 13 Sharon Kinnison
- 14 Martha Hewlett
- 15 Sam Watson
- 16 Marianne Nielsen

- 17 Brenda Charrie
- 18 Vicki Galloway
- 19 Diane Kazmierczak
- 20 Judy Schneider

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NORTH BUILDING
2 Beth Perrell

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1 Carol Whiting
2 Robin Smith
3 Robbie Leggett
4 Darlene Brown
5 Yvonne Cooke
6 Gail Williams
7 Sandy Osteen
8 Roxanne Godwin
9 Sharon Warren
10 Rochelle Dryden

Kenny Godbold . . . Mail Operations Distribution

Member
Northeast Florida Business
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We are an Equal Opportunity Employer

Blue Cross Association
National Association of Blue Shield Plans



About the cover...

Our "loaned executive" to the United Way, Jim Rogers, Administrative Assistant, Human Resources and Planning, is pictured at the left. He is shown holding the Blue Cross and Blue Shield employees' pledge card which was displayed at the United Way luncheon at the Robert Meyer Hotel on October 16. Jim had just presented our pledge of \$110,000 to Dave Hastings, shown at right, who is the 1975-76 United Way Chairman. Related story appears on page 3.



Gavel Club in session on September 30. Fran Frick is shown giving one of her speeches.



by Rochelle Dryden
10th Floor Main Profile Reporter

If you are interested in:

1. Developing self-confidence
2. Organizing your thoughts and material
3. Giving speeches and other presentations
4. Developing listening abilities
5. Conducting effective meetings
6. Improving personal vocabulary and grammar

you should consider membership in the Blue Cross and Blue Shield Gavel Club which meets every Tuesday morning at 7:30 on the third floor, near the Cafeteria. The Gavel Club is similar in format to the famous Toastmasters Club. Membership in the club is open to employees from the Section Leader level up, and membership is subject to the approval of the employee's immediate supervisor.

The weekly meetings include a business session and prepared speeches by members of the club. Reaction on the part of the members can be summed up by saying that even if you have worked with a person for years, you'd be surprised what you find out about each other's likes, dislikes and personal experiences. Also, anything that can encourage people to arrive at the office an hour early (and not really mind it) must be worth looking into.

Anyone interested in membership should contact the Training and Development Department or one of the following officers:

President - Mary Johnson
Vice Presidents - Rochelle Dryden
Kathy Winslow
Sergeant at Arms - Sonny Lindsey
Secretary - Rosette Clark

At the end of the series of speeches required, each member receives a gavel and certificate of accomplishment.

The idea of the Gavel Club originated with Steve Welk, Assistant Manager in the Methods Department. While working for another company, Steve considered joining Toastmasters International. At that time women were not allowed to join. When he was hired here, he and Henry Douglas, also of the Methods Department, worked with the Training and Development Department of Human Resources and came up with the idea for our Gavel Club designed for both sexes. Mr. Herbert and Mr. Stansell approved the concept. Steve and officers of the club then made up a manual which is now used by the members.

Golf League Championship Won by Jeff Clyatt-Jim Holloway

Jeff Clyatt and Jim Holloway survived a 9-team play-off of the top teams in each division to garner the 1975 Blue Cross and Blue Shield Golf League Championship. The league, sponsored by the Employees Club, began play in March and concluded with the playoffs in August and September. Over 60 golfers participated in this year's league, which was culminated by the annual league banquet and presentation of awards at the Naval Air Station Chief's Club.

Jeff and Jim edged Flake Hewett and Bob Fowler in the playoff finals to win the championship.

During regular league play, teams were split into three divisions, Divisions A, B, and C. Winners of Division A were George Dyer — Chuck Tudor; second place, John Rhoden - Bill Foley; third place, Jeff Clyatt - Jim Holloway.

Division B was won by the team of Bob Schmuhl - Brenn W. Barnett; second place by Jim Peaks - Gene White, and third place by Warner Hull - Dave Melton.

In Division C, first place went to Ron Tipton - Mike Jones; second place to Flake Hewett - Bob Fowler, and third place to Dave Foster - Billy Hazlehurst.

At the annual banquet, new officers were chosen for next year's league. Chuck Tudor was elected President; Bob Fowler, Vice-President; and Dave Foster, Secretary. Final standings of the three divisions are listed below.

DIVISION A

	Won	Lost	Pct.
Chuck Tudor - George Dyer	55	27	.672
John Rhoden - Bill Foley	54½	27½	.669
Jeff Clyatt - Jim Holloway	54	28	.659
Russell Moore - Don Frey	52	30	.634
Bill King - Mary Symington	47½	34½	.579
Scott Kirby - Bob Weatherford	45½	36½	.555
Jim Henderson - Tom Keane	44½	37½	.543
Jim Stokes - Tony Benso	35½	46½	.433
Jim Lee - Frazier Sinclair	25½	56½	.311

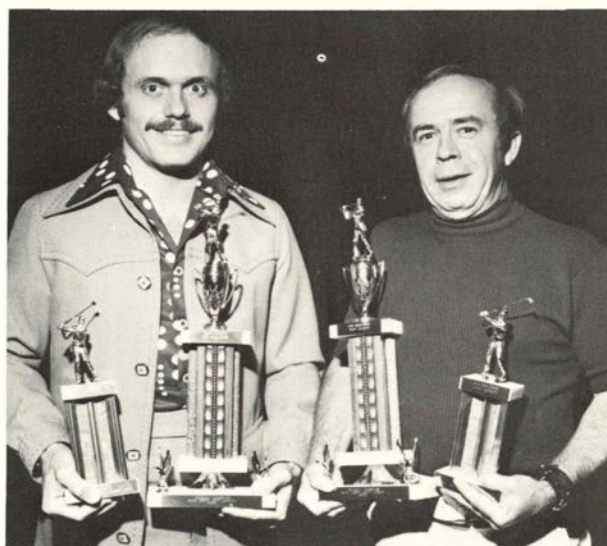
DIVISION B

Bob Schmuhl - Brenn Barnett	54½	23½	.700
Jim Peaks - Gene White	51½	26½	.660
Dave Melton - Warner Hull	46½	27½	.628
Mike Poe - Skip Livingston	48	30	.615
Jim Williams - Chuck Gibson	44	34	.564
Larry Bold - Joe Stearns	44	34	.564
Bill Long - John Randle	40½	33½	.547
Ray Bowering - Ted Hedrick	39	39	.500

DIVISION C

Ron Tipton - Mike Jones	55½	30½	.645
Bob Fowler - Flake Hewett	52½	33½	.610
Dave Foster - Billy Hazlehurst	52	34	.605
Jim Gray - Ted Sines	50	36	.581

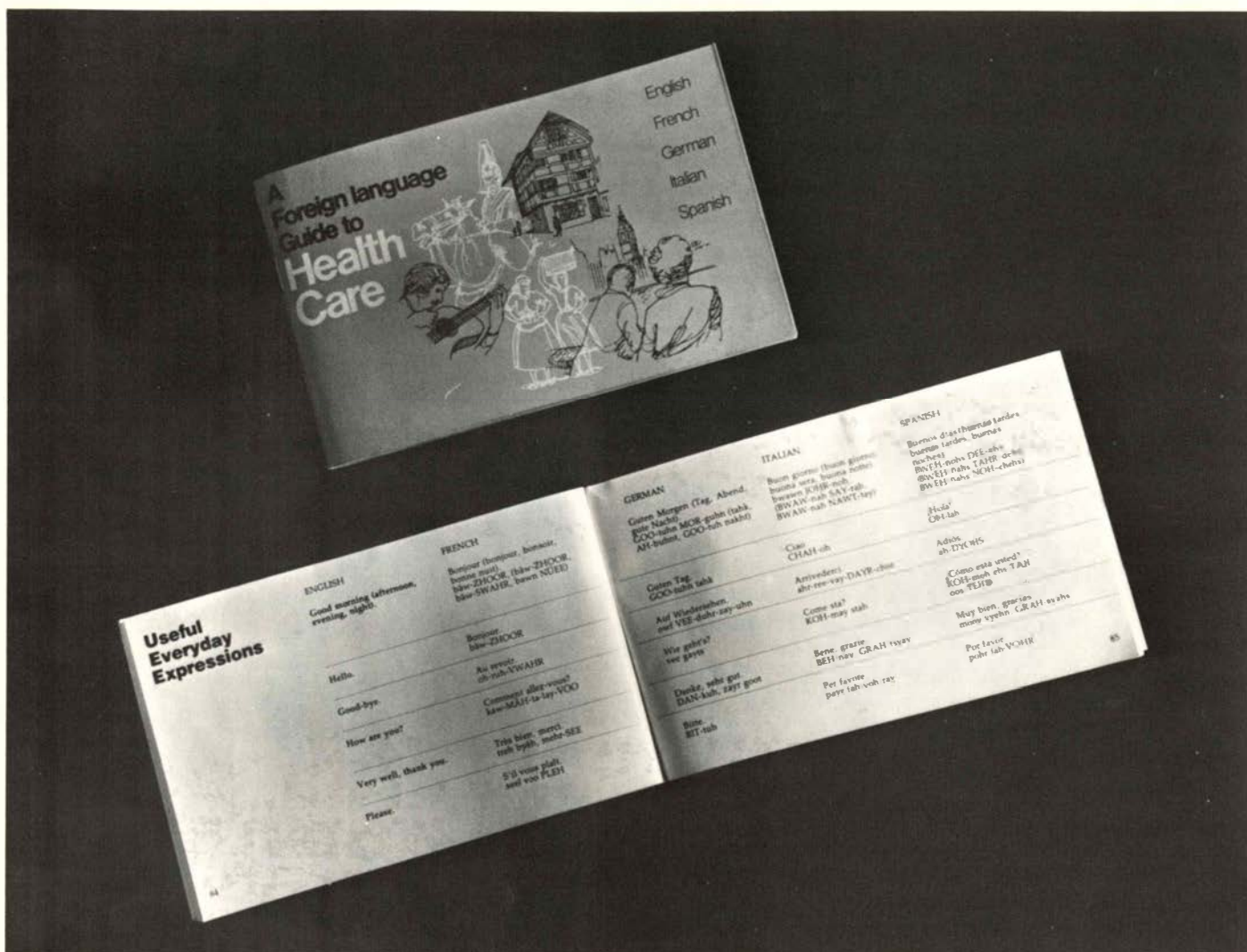
Dennis King - Rick Nicely	48	38	.558
Robert Sweatland - Fernando Victorio	48	38	.558
O. J. Gonzales - Mike Ellis	44	38	.537
Jim Myrick - Gene Rutherford	41	45	.477
Bob Best - Richard Towery	29½	52½	.360
Henry Douglas - John Myer	30½	55½	.355



Champions of the Blue Cross and Blue Shield Golf League are Jeff Clyatt, left, System Development, and Jim Holloway, Assistant to the Vice President-Data Processing. Jeff and Jim were the winners of a 9-team play-off from the top three teams in each division and are shown with their trophies at the Annual League Banquet.



Among other trophy winners in this year's golf league are standing, left to right: Dave Foster, Sales Support; Billy Hazlehurst, Copy Center; Bob Fowler, Customer Services; and Flake Hewett, Medicare A; seated are George Dyer, left, and Chuck Tudor, both of Communications.



Free Foreign Language Guide Available

Suppose while traveling you fracture your fibula in France? Need a prescription filled in Italy? Suffer a sunburn in Spain or Mexico? And can't speak a word of the languages of those countries? How would you tell the foreign doctor, dentist, druggist or other people what's wrong with you or what you want?

A comprehensive medical phrase booklet, useful to both Americans traveling abroad and to persons in this country who are unable to speak English, is now available free-of-charge from Blue Cross Plans across the country. Any employee wishing to have a copy of this booklet should contact the Communications Department, 10th floor South, for a free copy. Blue Cross Association in Chicago reports this book "has garnered more enthusiastic publicity than any previous publication."

Published as a public service by the Blue Cross Association, the 96-page pocket sized booklet contains English, French, German, Italian, and Spanish sentences and phrases covering virtually every medical situation

or emergency. Grouped in categories, such as: "At the Doctor's," "At the Dentist's," "At the Drugstore," and "At the Optometrist's," the translated phrases are followed by phonetic pronunciations.

There is also a list of the various parts of the body, the most commonly used drugs and sundries, as well as the phrases the doctor or dentist is likely to use ("Stick out your tongue," "Remove your clothes," and "Who is your next of kin?"). Also included are such generally useful words and phrases as the days of the week, months of the year, and numbers, as well as temperature equivalents in Centigrade and Fahrenheit, along with "What is your fee?" and "I will need a detailed bill to collect my health insurance."

The translations and phonetic renderings in the booklet are the work of two prominent linguists, Dr. Mario Pei, Professor of Emeritus of Romance Philology at Columbia University, and Dr. John Fisher, chairman of the department of modern languages of Fairleigh Dickinson University.

Buckner Wins Schroder Golf Tournament

Thousand Oaks

At the sound of the gun, 113 golfers teed off in the sixth annual H. A. Schroder Golf Tournament on October 11 at Thousand Oaks in Ponte Vedra in perfect weather.

The shotgun start (players tee off simultaneously on all 18 holes) was used to accommodate the large turnout. Employees Club Director, Jim Gray, awarded trophies for six flights this year due to the number of players and the variance in their handicaps.

Bill Buckner won the tournament with a low gross score of 73, his fourth consecutive Schroder tournament win. Winners of the following flights, including handicaps, are:

Championship Flight	- Bob Schmuhl	(71)
1st Flight	- Ted Sines	(79)
2nd Flight	- Chuck Tudor	(86)
3rd Flight	- Flake Hewett	(86)
4th Flight	- Wayne Courson	(100)
Ladies Flight	- Carole Utley	(94)

Three trophies were also awarded to **Gene Rutherford** for the longest putt, **Bob Schmuhl** for the ball closest to the pin, and **Vern Duncan** for the longest drive.

The annual tournament is named for Mr. Schroder, former Executive Director for the Plans who retired in May, 1970. Trophies and refreshments were provided by the Employees Club.



Mr. Schroder's foursome included, from left, Dr. Dan St. John, Dr. Tom Irwin, Mr. Schroder, and Steve Bywater.



Thousand Oaks offered many golfers an opportunity to stay out of the woods, numerous sand traps, and water holes.



Tournament winners are, from left, Bob Schmuhl, Chuck Tudor, Gene Rutherford, Carole Utley, Flake Hewett, Wayne Courson, and Ted Sines. Bill Buckner, pictured elsewhere on this page, and Vern Duncan were unable to be present.



Bill Buckner, right, won the tournament with low score of 73. From left are Pete Taylor, John Parks, and Keith Coker.



June Johnson discusses the Tuition Refund Program with Pat O'Brien, Manager of Training and Development Department.

924 Employees Paid \$64,750

For Going to School

This past September marked the sixth birthday of our Tuition Refund Program. Since it began in 1969 employees have spent \$75,840 for tuition and books. Since they have been reimbursed \$64,750 of this amount to assist them in furthering their education, this amounts to 85% of the money they spent being refunded. This represents an average of between an A and B grade which is an excellent reflection on their efforts. This amount has been paid to employees in Tuition Reimbursements through the summer term of 1975.

Money returned to employees is dependent on the grade earned: An A gives 100% refund; a B, 80%; a C, 60%; a D, 40%.

The program continues to grow in enrollment and in money returned to employees. It is administered through the Human Resources Training and Development sec-

tion under the direction of June Johnson, Audio-Visual Clerk, who has been an employee here for a year.

Any employee who is eligible to participate and wants to further his or her education should contact June for further instructions about how to take advantage of this employee benefit. She is located on the sixth floor of the Main Building in the Video/Library across from Training Room #2.

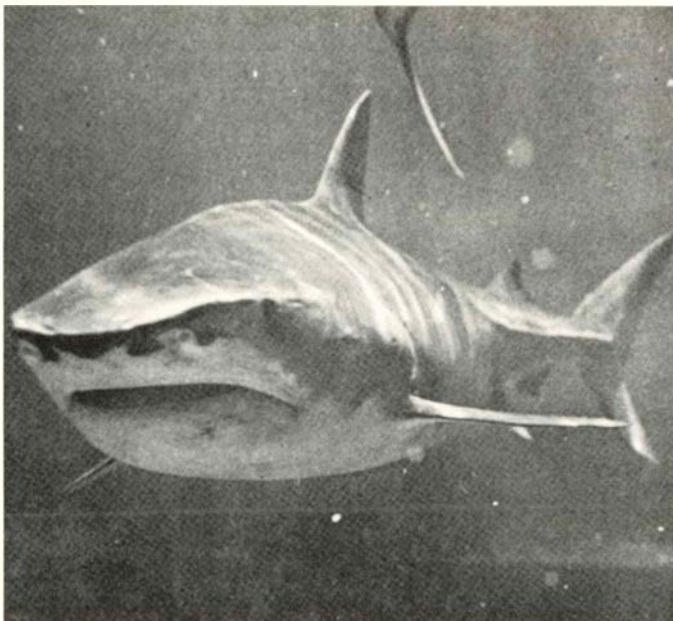
Additional information can be provided, but the first prerequisite is that you as an employee must be a full-time permanent employee with at least three months of experience with the Plans by the end of the term. Also, employees are not eligible for refunds under this plan for any course for which they are receiving financial assistance from another source, such as a scholarship, the Veterans Administration, etc.

Shark Fears Grow Because Of "Jaws"

(The article below by Ed Joyce is reprinted from "Florida Conservation News," Department of Natural Resources, August, 1975.)

Good science fiction is popular because it takes facts and expands upon them toward the unreal. It thus plays on our fears which are reinforced because of the factuality of the initial statements. For example, gorillas are big and mean and hairy; consequently a movie about one large enough to climb the Empire State Building and knock down airplanes with its fists was not totally imaginary, only a tremendous expansion of facts. King Kong scared lots of people, and made its producers a great deal of money. The new movie (and book) *Jaws* is doing virtually the same thing. The only difference is that people realize there are no great gorillas but very few people know much real factual information about sharks. Thus, the fears instilled by the fictional tales of a premeditated killer shark may have a significant effect on the number of tourists visiting Florida's beautiful swimming beaches.

Although a very well done movie, the fact that *Jaws* is truly fictional can probably best be seen by looking at a book review in the Readers' Corner of "Conservation News" last month (July). Entitled *Shark Attack* and written by Dr. Dave Baldrige of the Mote Marine Laboratory in Sarasota, it presents the details on actual shark attacks. **Of all the information given, probably the most significant is the fact that there are less than 50 shark attacks a year in the whole world and of those only about 20% are fatal. Your risks are far greater from bee stings, lightning, or falling in the bath tub. I would not advise anyone to stop taking baths or be cheated out of Florida's lovely beaches.**



Although fearsome in appearance, sharks are an important cog in the marine environmental machinery.



Before the signs were affixed, many employees wondered what this strange looking contraption was for. When Servomation Corporation took over our food service on June 30, this was a new addition to their menu. Now, employees eating in the third floor Cafeteria are able to enjoy chocolate and vanilla ice cream cones during afternoon breaks.

TASK FORCE REPORTS ON MENTAL HEALTH

Mental illness is "America's primary health problem," afflicting at least 10 percent of the population, a two-year study for the National Institute of Mental Health reports.

According to United Press International, of the 20 million persons who suffer some form of mental illness about one-seventh receive some sort of psychiatric care. However, the nature of treatment has changed drastically. Where 25 years ago the main emphasis in federal psychiatric research training and treatment was Freudian and psychological, the main emphasis now is chemical and biological. The shift is from 60 percent psychological and 40 percent biological to "the other way around." In treatment of depression the success rate has gone from less than 30 percent to 90 percent, largely as the result of chemical treatment.

Mental illness conservatively represents an economic drain of \$21 billion a year, the report says. However, separate estimates put the annual economic costs of alcoholism at \$15 billion and drug abuse at \$10 billion, indicating the actual cost of all mental illness is much higher.

Dr. Bertram Brown, Director of NIMH said that in the last five years, NIMH has had a sharper cut in real funds than any other federal health research agency, with funds staying level in dollars but down 20 percent in buying power. NIMH's Fiscal 1975 research budget was \$92 million. President Ford's Fiscal 1976 budget called for the budget to be cut to \$80 million, but Congress may vote more. — Blue Cross Digest

30 Years

J.W. Herbert



John W. (Jack) Herbert, President of Blue Cross and Blue Shield of Florida, celebrated his 27th anniversary with the Florida Plans on September 15 and his 30th year of service to the Blue Cross and Blue Shield organization on November 1. He joined the Chicago Blue Cross Plan in 1945.

He became affiliated with the Florida Plans as Assistant Executive Director in September, 1948, became Senior Vice President of Blue Cross of Florida in January, 1968 and of Blue Shield of Florida in January, 1969. He became President of both Plans in June, 1970.

A native of Scranton, Pennsylvania, he graduated from Scranton University and was a Medical Social Service Representative in that state until he joined the Navy. He served four years including service as a Supply Officer on a hospital ship before his discharge as a Lt. Commander.

Mr. Herbert is a member of the Board of Managers of the Federal Employee Programs, is a member of the Board of Governors of BCA and the Board of Directors of Health Services, Inc. He became a member of the Florida Council of 100, Inc. in July of this year.

In Jacksonville he served the National Alliance of Businessmen as its Metro Chairman in 1973 being appointed by former President Richard Nixon. He is a member of the Advisory Committee of the Florida Kidney Disease Foundation and the Jacksonville Health Planning Council. He is Past President of the Civitan Club.

He and his wife, Mary, have four boys, two girls, and fifteen grandchildren.

20 Years

Carol Lane



Carol Lane, Ft. Lauderdale, completed 20 years with the Florida Plans on November 7, holding the distinction of "most years of service" in our largest branch. She was the first and only secretary the company had in Broward County in 1955 when she became secretary to Bill Snyder, who was then representative, until 1960.

She remained his secretary when he was promoted to Branch Manager, a total of 18 years, until he was transferred to Coral Gables as Regional Manager. At that

time she became Ron Dorr's secretary, the position she presently holds, when he was transferred to Ft. Lauderdale as Branch Manager.

In a memo to our President, Mr. Herbert, Carol comments, "These have been interesting years, the work, the changes, and a challenge with the many changes we have experienced through the years. It's amazing how we have grown and I am glad to be a part of it all. I remember when I was interviewed for the position by Mr. Hughes and Mr. Snyder, I told my mother I was so happy about being selected for the position that I felt like doing hand springs down Las Olas Boulevard and I still feel the same pride and happiness to be part of the organization with so many wonderful people."

She is a native of New York state, having lived in Florida 23 years. She attended Dade Junior College in Miami, Florida. Carol's son, Timothy Hicks, is a Police Officer, and she has two grandchildren, Timothy, Jr., 7 years, and Deborah, 4 years. She and her husband, Jerry, enjoy doing things with their children and grandchildren, renovating their home, and traveling.

10 Years

Claudia Holland's ten-year anniversary was celebrated on November 7. She is Secretary to Roger McDonell, Assistant to Jack McAbee, Vice President of Blue Cross and Blue Shield Claims, a position she has held for the past five years.

She began her career with the Plans as a CBE Student in the Federal Department. She was promoted to Medicare B serving as Correspondence Clerk, Section Leader of Congressional Correspondence and Secretary to the Manager. While at the Universal Marion Building, downtown, Claudia served as a **Profile** reporter for a couple of years.

Claudia has lived in Jacksonville all her life and graduated from Paxon High School. She earned her Real Estate license from the Florida Real Estate Commission by attending a Real Estate course at Florida Junior College last year. She is married to Zach and enjoys fishing and visiting local art museums.

Henry Zittrower's ten-year anniversary will be celebrated on November 22. He is Supervisor of Medicare B Mail Operations on the 15th floor, a position he has held since 1966, and has the distinction of being the second from the last name in our office telephone directory! "He is a likeable guy to work with and full of practical jokes," says the floor reporter. "The ladies in his department played a trick on him by baking him a bikini bathing suit birthday cake last year."

Henry is a native of Jasper, Florida and a graduate of Terry Parker High School. He has served in the Florida National Guard for six years, is married to Frances, and they have a daughter, Lisa, and a son, Edwin. He never misses a Gator game and is also a fan of the Dallas Cowboys.

awards

5 Years

Blue Cross & Medicare A

Don Haney	Organization and Comp.
Cathi M. Callahan	Provider Reimbursement
Ronell C. Garrett	Subscribers Service
Annie L. Green	Blue Cross Claims
Ruth G. Gullatt	Computer Operations
Theresa J. Hazlehurst	Bank Claims
Sharon K. Hill	Subscribers Service
Robbie E. Leggett	Subscribers Service
Linda S. Mercer	Subscribers Service
Nancy J. Roberson	Subscribers Service
Cassandra R. McCollough	Payroll
Joyce E. Creighton	Subscribers Service
Susie A. Howell	Coordination of Benefits

Blue Shield & Medicare B

Evonnia B. Kelly	Blue Shield Claims
Vivian M. Perkins	FEP Basic Blue Shield
Christene Robinson	Medicare B
Jacquelyn E. Stivender	Medicare B
Hattie B. Ulmer	Medicare B
Harriet M. Parker	Medical Review
Patricia Kidd	Physician Relations

1 Year

Blue Cross & Medicare A

John R. Garner	Ass't to the President
Deborah M. Barnett	Med. A OCR
Giles E. Bohannon	EDP Systems
Thomas A. Evaritt	Mail Operations
Carolyn F. Higginbotham	Coordination of Benefits
Patty R. Malone	Sales Support
Mary E. Raulerson	EDP Systems
Minnie K. Jones	Blue Cross Claims
Rosa L. Betts	Blue Cross Claims
Mary B. Ferrell	Prescription Drugs
Hazel D. Nobles	Central Microfilm
Wilhelmena Ross	Blue Cross Claims
Susan J. Waltrip	Mail Operations
Franklyn L. Petty	Safety & Security
Velma M. Bailey	Central Microfilm
Phyllis Brooks	Subscribers Service
Lirio V. Bulanan	Coordination of Benefits
Marian R. Daly	Mail Operations
Charles Edwards	Data Communications & Cont.
Kathy B. Goodwin	Prod. & Quality Control
Joanna Hayden	Finance Accounting
Frank O. Huseman	Mail Operations
Shirley J. Jackson	H.R.I.C.
Katherine F. Jaschke	Finance
Ella M. Platts	Mail Operations
Vickie S. Thomas	Employee Relations
Sandra J. Walters	Claims Systems
Jennifer J. Pander	Med. A Control
Martha L. Venning	Physician Relations
Maria E. Broderick	Coral Gables
Brenda L. Chisholm	Subscribers Service
John J. Lammerding	Accounting
Andrea E. Stockbridge	Bank Claims
Debra A. Miller	Hearing
Delphine R. Blue	Blue Cross Claims

1 Year

(Continued)

Blue Shield & Medicare B

Elaine M. Adkin	Med. B Claims
Angela D. Barnett	Med. B Claims
Rosalee Carmichael	Med. B Claims
Eleanor W. Carnes	Medicare B
Helen E. Cospelich	Blue Shield Processing
Christine N. Peek	Med. B Claims
Desiree Y. Tabbara	Med. B Claims
James Waters	Med. B Claims
Demetria N. Williams	Med. B Claims
Ethel C. Williams	Med. B Claims
Helen C. Holmes	Med. B Retriever
Diane F. Kazmierczak	Medicare B
Vickie L. Cini	Med. B Claims
Richard J. Gray	Med. B Claims
Martha R. Jackson	Med. B Claims
Margaret J. Lamkin	Med. B Claims
Phyllis Lewis	Med. B Claims
Rebecca A. Pangborn	Med. B Claims
Vernell Shedrick	Med. B Claims
Carol D. Simmons	Med. B Claims
Virginia Singleton	Med. B Claims
Rosa L. Smith	Med. B Review
Clara J. Strickland	Med. B Claims
Pryma J. Walker	Med. B Claims
Candace L. Williams	Med. B Review
Clemmie B. Graham	Med. B Claims
Cassandra D. Johnson	Data Entry
Cynthia Bradley	Med. B Claims
Susan D. Brock	Med. B Claims
Maxine M. Brown	Med. B Claims
Beverly C. Davidson	Med. B Claims
Geraldine Florence	Data Entry
Mary H. Grehn	Med. B Claims
Pamela J. Hartsell	Med. B Claims
Kathie L. Hornsby	Med. B Claims
Richard S. Lyons	Med. B Claims
Judith L. Martin	Med. B Claims
Pamela D. Martin	Edit I
Roger L. McAuley	Medicare B
John F. Puletti	Edit I
Kathy M. Rigdon	Med. B Claims
Rhonda G. Robinson	Med. B Claims
Freddie L. Solomon	Med. B Claims
Anthony E. Staten	Med. B Claims
Pamela A. Thompson	Nat. Accounts and Cent. Cert.
George J. Ward	Blue Shield Processing
Joel C. Zambon	Med. B Claims
Barbara R. Downes	Med. B Correspondence
Patricia A. Mull	Med. B Claims
Katherine E. Stone	Med. B Claims
Christina L. Smith	Med. B Claims
Sarah A. Cummings	FEP Basic Blue Shield
Carlyle W. Hansford	Med. B Claims
Burnadette A. Harris	Med. B Claims
Helen H. Hopkins	Med. B Claims
Dwana D. McCants	Med. B Claims
Bonnie S. McGhee	Med. B Claims
Betty J. Prince	Med. B Claims
Dorris L. Robinson	Med. B Claims
Howard Shivers	Med. B Correspondence
Linda A. Tedrick	Nat. Accounts & Cent. Cert.
Catherine Toussaint	Federal Blue Shield Claims
Violet A. Wall	Medicare B
Linda Whitfield	Med. B Claims
Deborah L. Winters	Med. B Claims

service awards



Jerry Landgraf, Blue Shield Manager, presents a 15 year service award pin to Fanny Zuidema whose anniversary date was September 26. Fanny is Supervisor of Blue Shield Approvals.



Bill Long, Director of Medicare B, presents a 15 year service pin to Edith Parker who celebrated her anniversary on September 22. She is a Section Leader in the Medicare B Mail Operations Department on the 15th floor.



Jerry Landgraf, Blue Shield Manager, presents a 15 year service award pin to Helen Farris who celebrated her anniversary on October 10. She is a Consortium Representative User in the Systems Department.

Jacksonville Blood Bank Expresses Thanks



An urgent announcement recently went out to Blue Cross and Blue Shield employees requesting a special type of blood donation for twins who were undergoing surgery in a Jacksonville hospital.

The response was overwhelming! Diane Joffre, First Aid Dispensary, reported 70 employees called offering to donate. The 56 pints of blood needed were obtained in time for the surgery which prompted the following letter to Diane from the Jacksonville Blood Bank:

"What a great group of people you work with!

"Our recent call to you on behalf of the George twins produced such a fantastic response that our hearts were warmed.

"You will be pleased to hear the twins are doing well in post-operative and their parents were so thankful for all the nice people who cared enough to give blood.

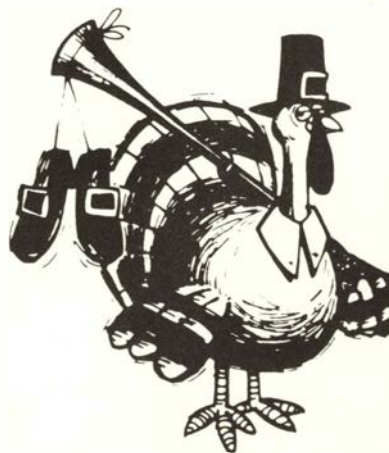
"Please relay our thanks to all who responded and to the management whose cooperation enabled us to receive the needed donors.

"A special thanks to you is in order for your efforts throughout those two critical days.

"Please feel free to call on any of us here if we may be of any help to you!"

Thanksgiving Turkeys To Be Given Away

Once again, the Employees Club will have a drawing to give away 30 to 35 gift certificates for Thanksgiving turkeys. The lucky winners' names will be drawn on November 21.



Credit Union Earns Certificate of Guaranty



The Blue Cross and Blue Shield Employees Credit Union has earned a Certificate of Guaranty from the Florida Credit Union Guaranty Corporation. This guarantees members' savings accounts up to a maximum of \$40,000. We presently have 2,315 members in our 21-year-old Credit Union.

The Certificate of Guaranty is permanent and we do not have to qualify each year as long as we experience sound management practices. Credit Union Manager, Frances Stewart, and her staff, along with the Board of Directors, have provided continuous leadership on behalf of all members to build the Credit Union into one of the best in the state. Assets now total over 1¼ million dollars.

Effective October 1, 1975 our first quarterly dividend of 6% a year, compounded, was posted to savings deposited by the tenth of each month and remaining on deposit through each quarter. Dividends on the last quarter of the year will be posted on January 1, 1976 and at quarterly intervals thereafter.

FLORIDA CREDIT UNION GUARANTY CORPORATION

This is to certify that the

*Blue Cross and Blue Shield Employees
Credit Union
Charter No. 256*

has been issued a

CERTIFICATE of GUARANTY

under the provisions of Chapter 657 of the Florida Statutes

to guarantee members' accounts

up to a maximum of \$40,000.00

No 098

Issued this 23rd day

of May 1975

Approved A. L. Gailley
Florida Credit Union Guaranty Corp. Pres.



Corporate Budget Training Course in session on September 30.



Finance Division Holds Corporate Budget Training Sessions

For four weeks, beginning September 22, the Finance Division conducted Corporate Budget Training Sessions. Each session consisted of approximately 20 hours of instruction and was attended by Directors, Managers, and Budget Coordinators from all Blue Cross and Blue Shield divisions. The course is an ongoing project and will be repeated later for the branch offices as well as Jacksonville employees.

In anticipation of the Fiscal Year 1977 Budget, a new, detailed Budget Manual was distributed and many new forms for use in prepar-

ing the Budget were introduced to the participants. The training session included workshops in the use of the forms and various Budget Reports, but also stressed the importance of planning and control through good budget practice. Reaction from participants was very favorable and the sessions were found to be informative and helpful.

Especially noteworthy was the awareness of other Managers' special and common problems with budget preparation which emerged in discussions during the sessions.

In Some Areas, Today's Temperature Is 98.6

(The following article is reprinted in part from "The New York Times," August 1, 1975. John Fischer, for 15 years editor in chief of Harper's Magazine, and now associate editor, is author of "Vital Signs, U.S.A.")

By John Fischer

GUILFORD, Conn. — It is easy these days to lapse into complete cynicism about American Government. Every time we open a newspaper we discover another mess — from the wicked deeds of the Central Intelligence Agency to the ineptness of the White House and the stumbling incompetence of Congress.

Nothing governmental seems to work. New York City sinks into its fiscal morass like Venice into the sea. Local taxes keep going up, while garbage heaps burgeon and public servants hold their employers to ransom. Unemployment gets worse, prices keep rising, and only criminals seem to thrive.

Yet this is not the whole truth. It is hard to believe — partly because we hear so little about it — that in wide stretches of America government is working pretty well, thank you, and even getting better.

What is happening in Jacksonville,

Fla., for example, is not a national news item because it is happening gradually and undramatically. A decade ago Jacksonville was a dying community — its schools discredited, population shrinking, the business district in decay, the St. John's River stinking with raw sewage, its air contaminated, and a lot of its public officials under indictment for petty corruption.

Today its schools are in good shape, both air and water are being cleaned up fast, a hundred miles of crumbling sewer lines are being replaced, and new parks, swimming pools, health centers, and mobile clinics are going up all over the place.

Fire protection has improved so markedly that insurance rates have come down. More than 16,500 street lights have been installed and many of the streets in the poorer — this is the black — sections of town have been repaved. New industries and jobs are flowing into the community, and office buildings — including a 35-story insurance company headquarters — are going up in the once-dilapidated downtown district.

At the same time, taxes have been reduced in five consecutive years, and if you compare the total tax burden — property, sales, income,

and auto levies — in the thirty largest American cities, Jacksonville's are the lowest of all.

This transformation was not produced by professional politicians. It was largely the work of private citizens who had never been very active in city affairs until Jacksonville's plight became intolerable: businessmen such as Claude Yates and J. J. Daniel, Earl Johnson, a leading black attorney, Richard Martin, an investigative reporter, and dozens of others who came up with unexpected talents for leadership.

They not only threw the rascals out, but devised an entirely new scheme of metropolitan government to replace the weak, overlapping and confused patchwork of city, county, suburban and semi-independent agencies.

Under the leadership of Mayor Hans Tanzler, a former judge of unquestioned integrity, the city's council and planning board are now able to make coherent plans for the development of the whole metropolitan area — 840 square miles, which makes it the second biggest American city in acreage. (Juneau, Alaska, after a somewhat similar consolidation, is the largest: 3,108 square miles, most of them empty.

Meet The Jacksonville Express

Servomation food services wanted employees to meet the Jacksonville Express football team, and, at their invitation, several players visited the cafeteria on September 29.



Rich Thoman, left, and Lee McGriff joke with employees as they autograph photographs they gave away.

A thousand autographed pictures of the players and several tickets to an Express football game were given away in the cafeteria during lunch hour.



Jeff Davis signs a picture for Rose Staley.



Tom McGeehan

TOM MCGEEHAN NEW MEDICARE A CLAIMS MANAGER

Flake H. Hewett, Director of Medicare A Claims, is pleased to announce the selection of **Thomas P. McGeehan** as the new Manager of Medicare A Claims, effective October 7.

Tom is a nine-year veteran with Blue Cross and Blue Shield of Atlanta, Georgia. He has five years experience in Medicare and four years experience with private business as an Account Executive for Southern Bell using his EDP and Internal Audit background.

A native of Atlanta, Tom was educated in Athens, Georgia where he attended the University of Georgia for two years. He is married to Patricia and they have a four-year-old son, Kevin. Tom enjoys playing golf, tennis and basketball in his spare time.

KELLER PROMOTED TO ASSISTANT MANAGER OF COMPUTER SUPPORT

The promotion of **Neal Keller** to Assistant Manager of Computer Support was announced by Tony Hubbard, Manager of Quality Control, effective September 22.

Neal has been an employee since September 1968 when he was hired in Computer Operations and has held the positions of Console Operator, System Controller and Operations Leader.

He is a native of Baumstown, Pennsylvania and graduated from Exeter Township High School in Reading. He served in the Navy for four years and was discharged as an E-5. He is now attending Jones College and will receive his Bachelor's degree in Management in 1976.

He is married to Barbara and they have three children, Alan, Robert, and Yvonne. He belongs to the Lake Lucina Dad's Club, and enjoys spending his spare time with his family and doing carpentry work around his home.



Neal Keller

KATHLEEN WELLS PROMOTED TO SUPERVISOR OF UTILIZATION REVIEW

William G. Varnell, Manager of Health Services Data and Utilization Review, is pleased to announce **Kathleen Wells'** promotion from Statistical Analyst to Supervisor of the Refund Section within the Utilization Review Department, effective September 1.

Kathy joined the Florida Plans in October, 1968 as an Adding Machine Clerk in Medicare B. Subsequently, she became an Edit Control Clerk and then a Credit Adjustment Reprocessing Clerk, also in Medicare B.

Kathy is a native of Jacksonville, graduated from Nathan B. Forest High School and attended Florida Junior College for one year. She and her husband, Tommy, have two German Shepherds named Jennifer and Hoodoo. In her spare time, Kathy enjoys sewing, gardening, and handicrafts.



Kathleen Wells

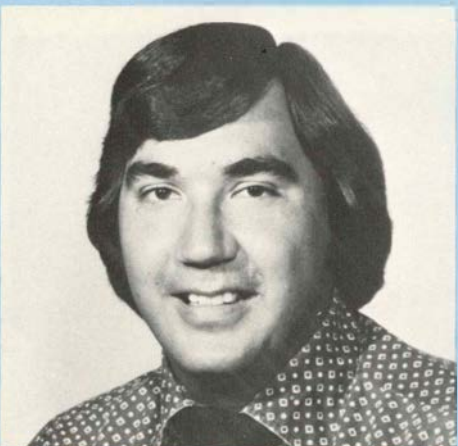
HAZLEHURST PROMOTED TO COPY CENTER SUPERVISOR

The promotion of **Bill Hazlehurst** to Supervisor of the Copy Center was announced by JohnL Bentley, Manager of Office Services, effective July 28.

Bill has been an employee since October, 1968 when he was hired as the Employees Club Coordinator, a position he held for two years. He was promoted to Offset Press Operator in the Printing Department in 1972, and in 1974 he was promoted to Com Operator in the Microfilm Department.

He is a native of Macon, Georgia, graduated from Robert E. Lee High School, and attended Florida Junior College for one year. He served six years in the Florida Air National Guard, last holding the rank of Staff Sgt.

Bill participates in the company's mixed bowling league and recently won a third place trophy in the golf league sponsored by the Employees Club. Two years ago Bill and his partner won the golf championship and last year they placed second. He is married to Terri who is a Section Leader in the Inter-Plan Banking Department. In his spare time Bill also enjoys tennis.



Bill Hazlehurst



Promotees in Provider Audit and Reimbursement Department are, from left, Donald Crossett, Robin Bridges, Sandra Richards, Dennis Hansen and Melvin Yost.

Promotions Announced In Provider Audit and Reimbursement Department

Dudley M. Bumpass, Director of the Provider Audit and Reimbursement Department, has announced five promotions in his area effective in September. He also announced that the name of the department has been changed from the Provider Reimbursement Department to the Provider Audit and Reimbursement Department.

Robin J. Bridges has been promoted to Assistant Director - Provider Audit. Born in Nairobi, Kenya and educated in England, Robin was formerly with Illinois Blue Cross prior to transferring to Florida in August, 1973. He is a Chartered Accountant which is the British and Canadian equivalent of a Certified Public Accountant in the United States. Robin is a member of the American Management Association, National Association of Accountants, Hospital Financial Management Association and is active in Jacksonville community affairs through affiliation with two Jaycee clubs and as a sponsor for Big Brothers of Greater Jacksonville. Recently married to Pamela, Robin and Pam will both be working towards their private pilot licenses after vacationing this month in South Africa and Europe.

G. Donald Crossett was promoted to Assistant Director - Provider Re-

imbursement. Don began working with the Plans in June, 1972 as a Senior Auditor in the Field Audit Section in St. Petersburg. In March, 1973, he was promoted to Supervisor, and four months later was promoted to Assistant Manager. A native of Birmingham, Alabama, he received his B.S. degree in Business Administration from Auburn University. Don has served in the U.S. Army Reserve for six years. He is married to Joan and they have two children, Karen and Tracy. He is a member of the Hospital Financial Management Association, American Institute of CPA, Alabama Society of CPA, and the Florida Institute of CPA. His hobbies include softball and tennis.

Melvin W. Yost was promoted to Manager of Administrative Services. Mel has been working with the Plans since January, 1966. He served in the Accounting area of the Finance Division from 1966 until he was promoted to Training and Development Coordinator of Provider Reimbursement in October, 1974. This past April he was promoted to Administrative Assistant of Operations. He is a native of Rochester, New York. He attended St. Lawrence University where he received his B.A. degree, and he earned his M.A. degree from the State University of New York. He served two years in the Army, last

holding the rank of Sergeant. He is married to Winnie and they have four children, David, Jonathon, Peter and Christopher. He belongs to the National Association of Accountants, Hospital Financial Management Association, and the American Society of Training and Development.

Dennis J. Hansen was promoted to Manager of Reimbursement. He has been working with the Plans since June, 1975 as a Reimbursement Specialist in Provider Reimbursement. Before joining the Florida Plans he worked for the Blue Cross Association in Chicago. He is a native of Libertyville, Illinois where he graduated from Libertyville High School. He attended Northern Illinois University for two years, Kendall College for one year, and the University of Illinois for one year, receiving his B.S. degree in Finance.

Sandra Richards was promoted to Provider Consultant. She began working for the Plans in June, 1974 as a Senior Auditor II in the Provider Reimbursement Department. She is a native of Chicago, Illinois where she graduated from Neal F. Simeon Vocational High School. She earned her B.S. degree in Accounting from Northern Illinois University. Sandra enjoys reading and bowling as her hobbies.

Section Leader Promotions

The promotion of **Isaiah Humphrey** to Section Leader of the Medicare B Microfilm Department was effective August 25. Isaiah joined the Florida Plans in February, 1973 as a File Clerk in Medicare B. In June, 1974 he was promoted to Claims Examiner in National Accounts and in December, 1974 he was again promoted to Retriever Operator in Microfilm.

Isaiah is a native of Louisville, Kentucky where he graduated from Louisville Male High School. He also attended Kentucky State University for two years. He is married to Yvette and in his spare time enjoys music and sports.

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The promotion of **Sharon Taylor** to Section Leader of CRT was effective September 15. Sharon joined the Florida Plans in September, 1973 as a CRT Operator.

Sharon is a native of Jacksonville where she graduated from Englewood High School. In her spare time she enjoys tennis and softball.

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Marilyn Hiatt was promoted to Section Leader in the Daytona Beach branch office on September 8. She has worked in that branch since November, 1972, as a Receptionist-Claims Analyst, Group Secretary, and most recently as Secretary to Bill Howard, Representative.

Marilyn was born in Terre Haute, Indiana, was graduated from high school there, and attended Terre Haute Commercial College for one year. She prefers to be known as a Floridian since she moved to this state 25 years ago. She is married to Charles and they have three children, Charles II, Gary, and "Jerry", who is Director of the Business Office at Halifax Hospital in Daytona. Marilyn says concerning her hobbies, "A hobby is something you enjoy. Number 1 in this category is Blue Cross and Blue Shield." She also takes time out for sewing, embroidering, and bicycling.

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Theresa E. Dendy was promoted to Section Leader in the Federal Supplemental Department effective September 29, reporting to Supervisor Violet Wilford. She was employed in January, 1972, as a Control Clerk in Federal Supplemental. In April, 1973, she was promoted to Claims Examiner in the same department.

She is a native of Waterloo, South Carolina and graduated from Sanders High School in Laurens, South Carolina.

George J. Ward was promoted to Section Leader in the Blue Shield Claims Entry Department effective September 8, reporting to Supervisor Lydia Gardner. He was employed in November, 1974, as a Claims Examiner Data Entry Clerk in the Blue Shield Department.

He is a native of Philadelphia, Pennsylvania and graduated from Frankford High School. He attended the University of Pennsylvania for one year and served in the Army for two years. In his spare time he enjoys reading.

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Margaret Johnson was promoted to Section Leader in the Telephone Information Department, effective July 31. She joined the Plans in January, 1968, working as a Switchboard Operator in the Information Department. In January, 1972 she worked in the Complementary Coverage Section of Blue Cross as a Correspondence Clerk, and in March, 1972, she was promoted to Telephone Information Representative in the Information Department.

Margaret is a native of Columbus, Mississippi and attended Andrew Jackson High School here in Jacksonville. She is married to Vernon and they have four children, Cynthia, Ronda, Vernon Jr., and Jeffrey. Cynthia has worked here for the past year as a Safety and Security Aide. In her spare time, Margaret enjoys singing in her church choir.



Get A Free Social Security Checkup

What will you retire on? Your Social Security benefits probably come to mind first. So, though you don't have to, it's a good idea to check occasionally and make sure you'll receive all the benefits you're entitled to.

Simply fill in and mail the "Request for Statement of Earnings" form available from Marie Smith, Personnel Department. The Social Security Administration will send you a record of your earnings (retirement benefits are computed on your earnings, not the taxes you pay) through December 31, 1974.

If there's a mistake you can have it corrected. But get your checkup now! A mistake that is more than three years old may be impossible to correct. And that could mean retirement income you're counting on now, won't be there when you need it.

Complimentary Letters

Pat Ross, Information Department, received this letter from a St. Augustine subscriber: "I would like to send my thanks to you for your kindness to me with regard to processing a claim in the amount of \$122.00 for the processing of blood by the St. Johns Community Blood Bank in St. Augustine. You were extremely kind and cooperative. I am sure in the discharge of your duties you run into much criticism. I think it right and proper that your kindness and cooperation also be noted. May you remain in good health and know God's blessing as you continue to serve in your present capacity."

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Faye Williams, Service Specialist, was complimented in this letter to Betty Collins from a Jacksonville subscriber: "Recently we have had several of our claims for reimbursement returned for some minor omissions. We solicited help from your staff and were very fortunate to consult with a Mrs. Faye Williams who has the real know how in processing claims. She displays the fact that her experience stands out far above the average consultant, so now when we have any problems to solve we certainly want Mrs. Williams to be our advisor in processing them. Last week we visited your Riverside Lobby and inquired at the information desk who was the supervisor we would write to in order to express our appreciation for the excellent service Mrs. Williams rendered to us. In turn we were given your name, so felt that we wanted you to know our feelings about such pleasant and competent people working under your supervision. Some people always write their gripes to make a complaint loud and clear. My wife and I believe in giving credit where it is due."

* * * * *

Jimmy Kelly, Information Department, received this letter from a Metairie, Louisiana subscriber: "Please accept my sincerest thanks for the help you have given me in tracking down the claim for East Jefferson General Hospital, Metairie, Louisiana. Again, my thanks and the offer will always hold good that when you visit New Orleans again, you have a dinner coming on me at the finest restaurant."

* * * * *

This nice letter was received about **Linda Kornacki** in the St. Petersburg office: "I am writing this letter about one of your employees. I had the good fortune to get her on the phone to answer my questions. I would like to say that she is bright, cheerful and courteous on the telephone. I was confused and upset about procedures and she repeated carefully many times without losing patience and in a most pleasant, instructing manner how to go about taking care of my problem. You are indeed fortunate to have such an employee working for you. I thought to myself when I hung up that were I in business this is the kind of employee I would like to

Be Aware of Your Newshound



Tommie Curry

Tommie Curry, reporter on the 7th floor of the South Building, is spotlighted this month as our featured reporter.

Tommie is one of three charter reporters, having served on the staff since the first issue was published in July, 1968.

She is a Senior Carve Out Analyst in the Coordination of Benefits Department and celebrated her tenth anniversary on September 20. She has held this position for two and a half years, and prior to that she was a Section Leader and a Claims Examiner in that department.

Tommie is a graduate of Stanton Senior High School, and is married to Ernest. They have a year old toy poodle, Pierre. Her Hobby is potted plants, and she also enjoys all kinds of sports.

Ed Keiser Receives Master's Degree



Ed Keiser

Ed Keiser, Assistant Manager, Methods Department, received his Master's degree from the University of North Florida this summer.

Prior to joining the Methods Department in December, 1969, Ed had already earned a B.S. degree from the University of Minnesota in Minneapolis. Since Ed has served in the U.S. Navy for a total of 4½ years and the U.S. Navy Reserve for 2 years it was not necessary for him to use the Company's Tuition Refund Program as he was eligible for financial assistance through the G. I. Bill.

Ed teaches a course in Basic Marketing at the University of North Florida two nights a week. He is a member of the American Institute of Industrial Engineers, a newly founded Jacksonville chapter. He and his wife, Karla, have two children, Karl and Beth.

have. One does not run into people like her every day. She is truly and without doubt an asset to your company. Her name is Linda Kornacki. I would like very much that you tell her that such a letter was written about her, because what good is a compliment if the person involved does not know about it.



Davi Wolters, left, and Kathlene Costello have just received their Certificate of Qualification from Senior Vice President, W. J. Stansell. Sales Training Coordinator, Bob Hulsey, is at far left.

Marketing Division Announces Two Staff Additions

The Marketing Division has announced Davi Wolters and Kathlene Costello as New Group Sales and Service Representatives in Gainesville and Tampa. Davi reports to Branch Manager, Ed Brown, while Kathlene will be working for Larry Bartlett, Branch Manager.

Davi was employed in the position on September 22, and brings with her a solid Blue Cross and Blue Shield background. She worked as a Group Secretary in Gainesville for 12 months between her Sophomore-Junior years at the University of Florida, and as a part-time secretary to the Branch Manager during her Junior-Senior years. She obtained her degree in Public Relations in June. Her territorial responsibilities will include Columbia, Alachua, and Marion counties as served by the Gainesville and Ocala offices.

Davi, 23 was born in Jacksonville, but has traveled with her family and lived in many different places since her father (an Admiral) is in the service. She was married to Dusty in 1974, and their vows were performed in Japan, with her father giving away the bride in full

military ceremony. Her hobbies are crocheting, playing racket ball, tennis, reading, and swimming.

Kathlene, 24, was employed on September 2, 1975 and was born in Monroe, Michigan. She completed four years of college at Michigan State University receiving a degree in Marketing in June, 1974. While a full time student at Michigan State, Kathlene was president of the Retail Marketing Club and managed a retail store in East Lansing for more than a year. She was also active in student government and served as a reporter for the business college newspaper. After graduation, she was employed by Owens-Illinois Glass Container Company, serving as a Sales Representative and covering the states of Florida, Alabama, and Georgia.

In her assignment for the Florida Plans, Kathlene will be primarily working in metropolitan Tampa serving many of the groups in the area. She is single and lives in Tampa with two mixed Cocker-Spaniels named Sugar and Tisha. Kathlene enjoys taking ballet and jazz dancing instruction, playing tennis, boating, and cooking.